

**Information to identify the case:**

Debtor 1	<u>Randy L. Schollaert</u>	Social Security number or ITIN	<b>xxx-xx-2198</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Ronda L. Schollaert</u>	Social Security number or ITIN	<b>xxx-xx-0625</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>13-24909-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Randy L. Schollaert

Ronda L. Schollaert

4/17/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Randy L. Schollaert  
Ronda L. Schollaert  
DebtorsCase No. 13-24909-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam  
Form ID: 3180WPage 1 of 2  
Total Noticed: 36

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 19, 2019.

db/jdb  
cr  
13773355 +Randy L. Schollaert, Ronda L. Schollaert, 1490 Route 481, Charleroi, PA 15022-3412  
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
13779983 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,  
Arlington, TX 76096-3853  
+Donegal Insurance Group, 1195 River Road, PO Box 302, Marietta, PA 17547-0302,  
Attn: Tamara Richardson  
13852055 +M&T BANK, c/o KML Law Group, P.C., 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
13806557 +Madonna Catholic Regional School, 731 Chess Street, Monogahela, PA 15063-2761  
13754372 +National Credit Adjusters, PO Box 3023, 327 W 4th St., Hutchinson, KS 67501-4842  
13754374 +PNC Bank National Association, 1600 Market Street, Philadelphia, PA 19103-7240  
13779985 +Point Park College, 201 Wood Street, Pittsburgh, PA 15222-1984  
13754375 +Quck Recovery, Inc., P.O. Box 7003, Americus, GA 31709-7003  
13754376 +RJM Acquisitions LLC, PO Box 18006, Hauppauge, NY 11788  
13754377 +Strategic Recovery Group, 7668 Warren PKWY, Suite 325, Frisco, TX 75034-4161  
13779984 +University of Pittsburgh, 127 Thackeray Hall, Pittsburgh, PA 15213-2519

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2019 02:45:48 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946  
13768422 EDI: PHINAMERI.COM Apr 18 2019 06:28:00 Americredit Financial Services, Inc.,  
PO Box 183853, Arlington TX 76096  
13760091 EDI: AIS.COM Apr 18 2019 06:28:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
13754364 +EDI: PHINAMERI.COM Apr 18 2019 06:28:00 Americredit, PO Box 181145,  
Arlington, TX 76096-1145  
13761462 +EDI: ACCE.COM Apr 18 2019 06:28:00 Asset Acceptance LLC, Po Box 2036,  
Warren MI 48090-2036  
13823955 +EDI: ATLASACQU.COM Apr 18 2019 06:28:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
13782947 +E-mail/Text: bncmail@w-legal.com Apr 18 2019 02:46:05 CERASTES, LLC,  
C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
14722929 +EDI: CHRM.COM Apr 18 2019 06:28:00 Chrysler Capital, P.O. Box 961275,  
Fort Worth, TX 76161-0275  
13789757 +EDI: ECMC.COM Apr 18 2019 06:28:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
13754365 EDI: ECMC.COM Apr 18 2019 06:28:00 Education Credit Management, 1 Imation Place,  
Saint Paul, MN 55128  
13754366 +E-mail/Text: bankruptcy@fnbinc.com Apr 18 2019 02:44:58  
First National Collection Bureau, Inc., PO Box 51660, Sparks, NV 89435-1660  
13754367 +EDI: AMINFOFP.COM Apr 18 2019 06:28:00 First Premiere Bank, 601 S Minnesota Avenue,  
Sioux Falls, SD 57104-4824  
13754368 +EDI: PHINAMERI.COM Apr 18 2019 06:28:00 GM Financial, PO Box 183834,  
Arlington, TX 76096-3834  
13764597 EDI: JEFFERSONCAP.COM Apr 18 2019 06:28:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-  
13779982 +E-mail/Text: gamillerlaw@msn.com Apr 18 2019 02:45:35 Jeff and Sheila Harosky,  
c/o George A. Miller, Esquire, 1030 Fifth Avenue, Suite 102, Pittsburgh, PA 15219-6219  
13754369 E-mail/Text: camanagement@mtb.com Apr 18 2019 02:45:24 M&T Bank, PO Box 62085,  
Baltimore, MD 21264  
13754370 +E-mail/Text: camanagement@mtb.com Apr 18 2019 02:45:24 M&T Mortgage, PO Box 900,  
Millsboro, DE 19966-0900  
13754371 +EDI: MID8.COM Apr 18 2019 06:28:00 Midland Funding, 8875 Aero Dr. Ste. 200,  
San Diego, CA 92123-2255  
13765793 E-mail/Text: ebn@vativrecovery.com Apr 18 2019 02:45:23 Palisades Collection, LLC,  
Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collection, LLC,  
PO Box 40728, Houston, TX 77240-0728  
13764537 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 18 2019 02:45:48  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, Pa. 17128-0946  
13754373 +EDI: PINNACLE.COM Apr 18 2019 06:28:00 Pinnacle Financial Group, 7825 Washington Ave. S.,  
Ste. 310, Minneapolis, MN 55439-2424  
13840574 +E-mail/Text: csidl@sbcglobal.net Apr 18 2019 02:46:17 Premier Bankcard/Charter,  
PO Box 2208, Vacaville, CA 95696-8208  
13754378 +E-mail/Text: bankruptcy@risecredit.com Apr 18 2019 02:46:18 Think Cash,  
4150 International Plaza, Suite 400, Fort Worth, TX 76109-4819

TOTAL: 23

District/off: 0315-2

User: dkam  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 36

Date Rcvd: Apr 17, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr M&T BANK  
cr\* +Americredit Financial Services, Inc. dba GM Financ, PO Box 183853, Arlington, TX 76096-3853  
13764598\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK andygornall@latouflawfirm.com  
Brian C. Thompson on behalf of Plaintiff Ronda L. Schollaert bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com  
Brian C. Thompson on behalf of Debtor Randy L. Schollaert bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com  
Brian C. Thompson on behalf of Plaintiff Randy L. Schollaert bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com  
Brian C. Thompson on behalf of Joint Debtor Ronda L. Schollaert bthompson@ThompsonAttorney.com,  
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t  
hompsonattorney.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 10